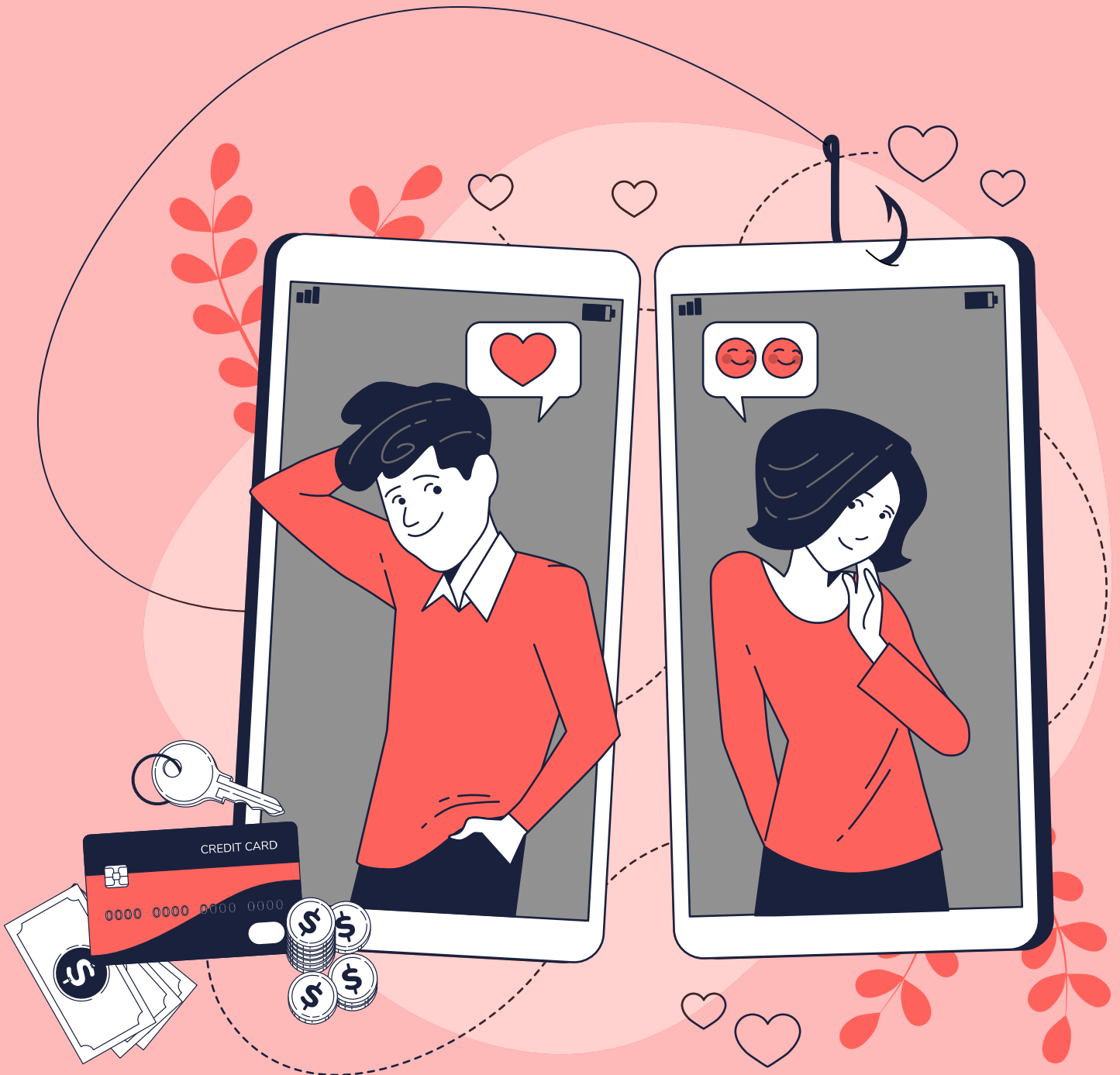


Understanding Romance Scams

A practical guide for safeguarding whānau – highlighting common tactics used in romance scams.





INTRODUCTION



This booklet is designed to create an understanding of the workings of romance scams to enable appropriate assistance and support for potential victims, and help individuals recognise and avoid romance scams.

Romance scams occur when the other person is using a fake profile to form a relationship. They use a dating site or social media platform to gain trust and ask for money or enough personal information to steal someone's identity. They often do this by using photos and identities of people they have found online.

Scammers are experts at manipulation and will go to great lengths to create a false reality in which the individual will feel that they are making reasonable and rational decisions.

For many whānau and friends of victims caught up in romance scams, efforts to caution the targeted individual are frequently met with resistance, as the victim may be unwilling to accept that they are being deceived.

This booklet has been designed to demonstrate the strategies often used by romance scammers with a view to increase the knowledge of our communities. It also aims to reduce the shame and embarrassment often experienced by romance scam victims by highlighting its links to grooming, domestic abuse, and coercive control.

We encourage you to share this knowledge amongst your communities to help effectively prevent romance scams and provide appropriate assistance to those caught up in one.

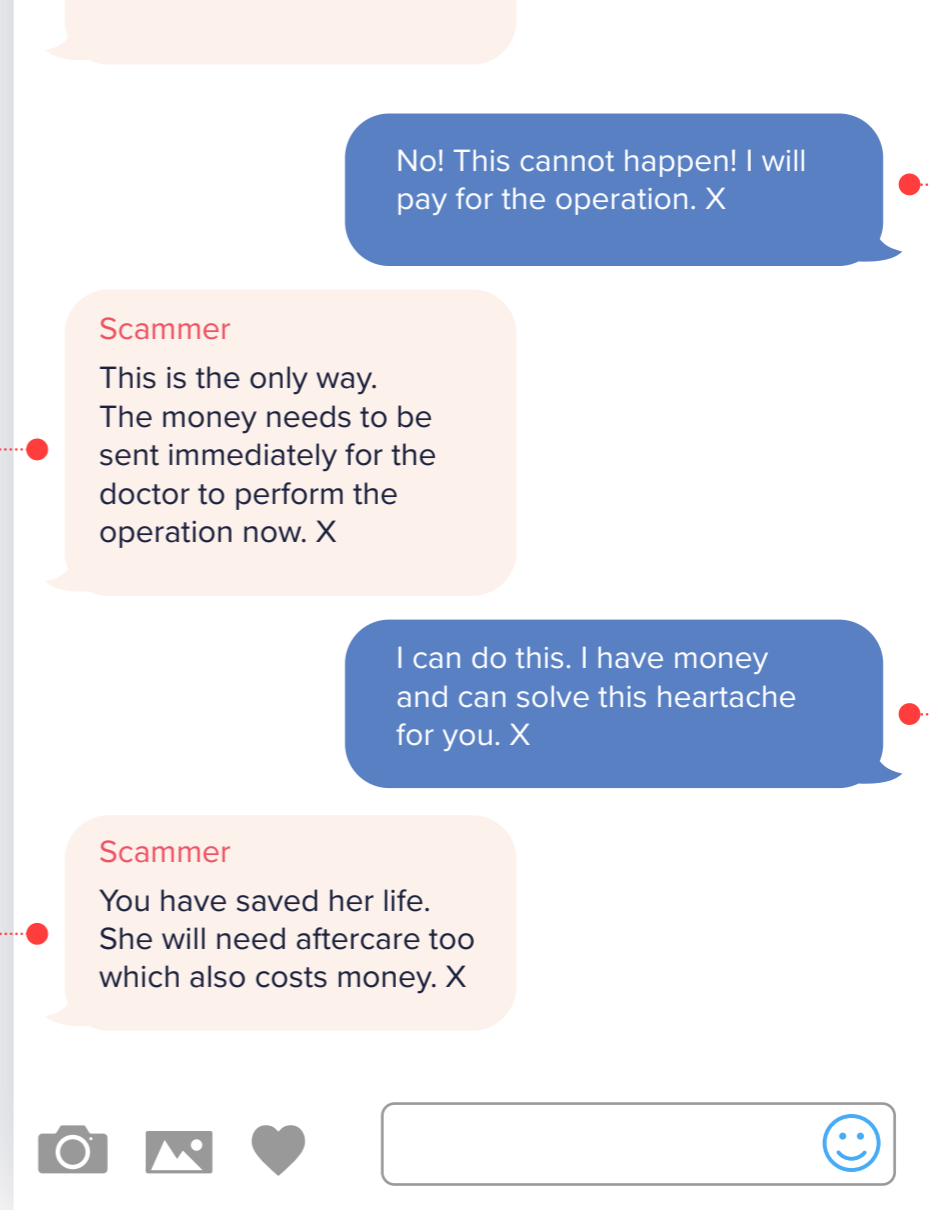
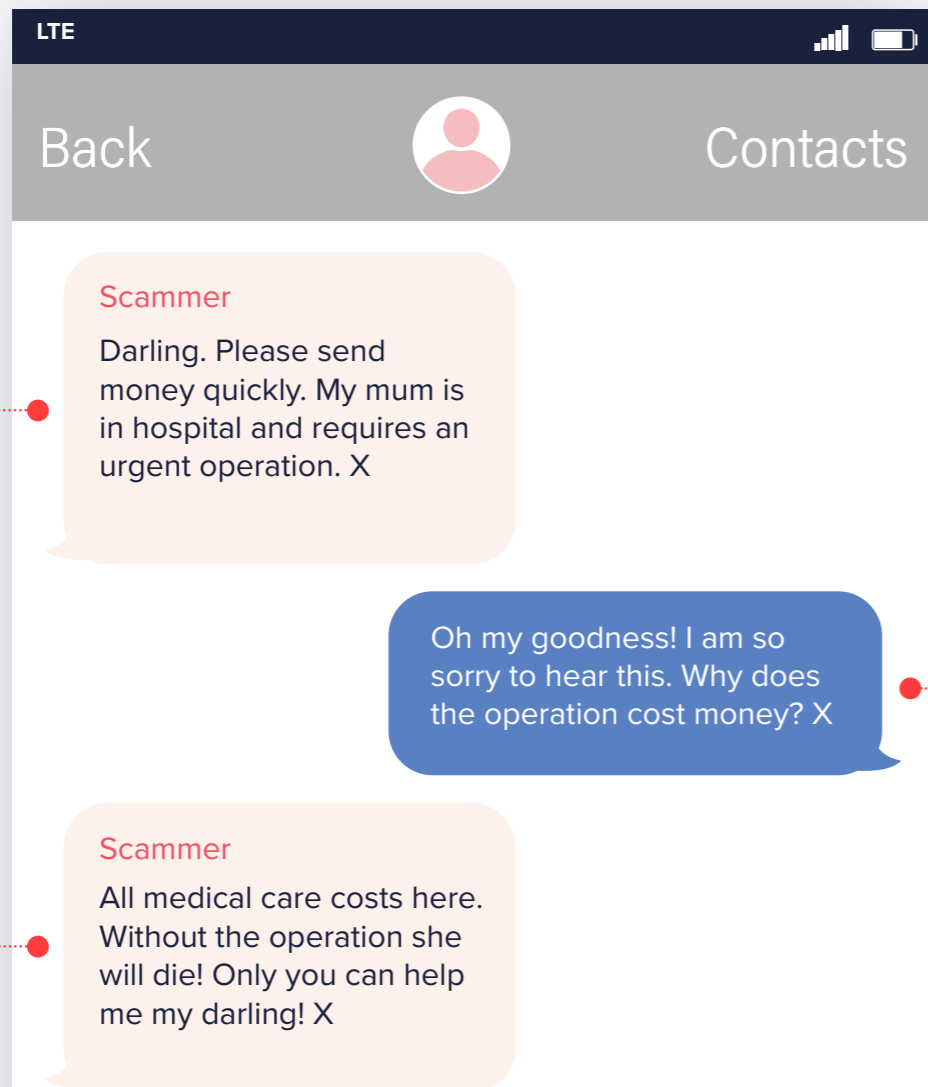
“Legitimate” Urgency

This happens when a sense of urgency is created to prompt the victim to act fast without thinking.

! The scammer will manipulate a time critical situation to provoke the victim into reacting quickly.

! This works by creating a sense of panic from the victim who feels the need to respond urgently.

! The scammer creates a limited time only situation where the victim needs to act quickly and makes them feel responsible for solving the “problem”.



! There is less time for the victim to think about or verify the request for money. This also applies to situations where a victim is encouraged to invest their own money in a “limited time only” offer.

! The scammer leads the victim to believe that their quick action will avert some kind of health or financial disaster.

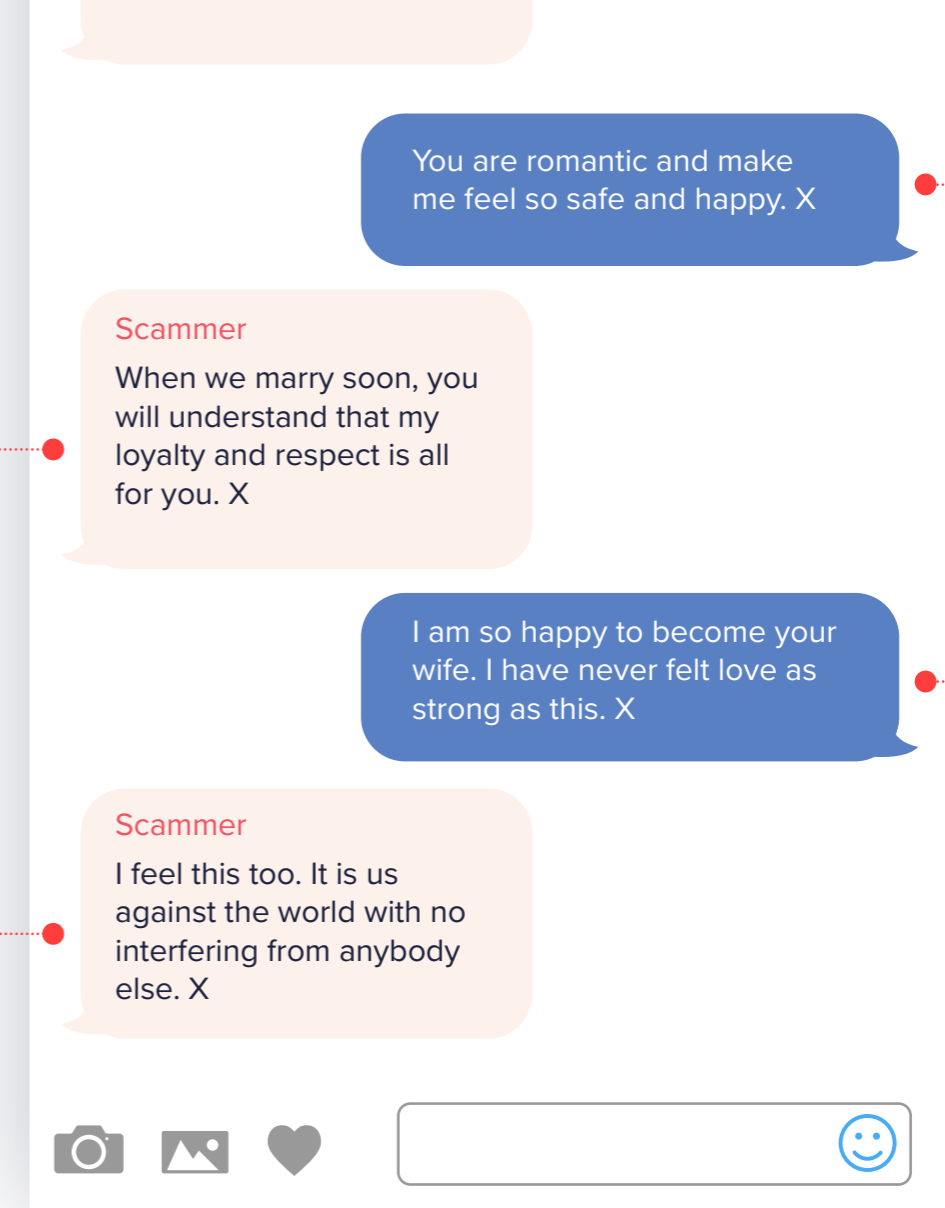
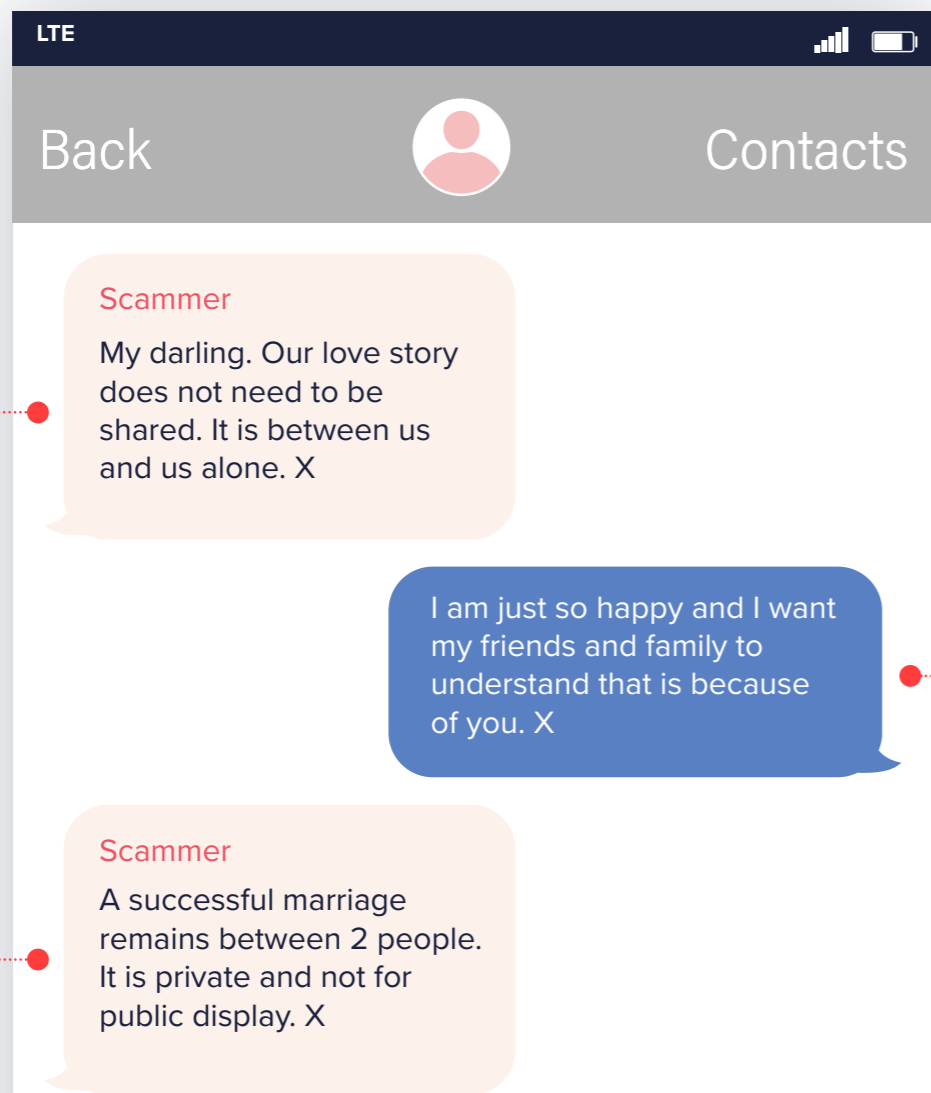
! The victim has been manipulated into believing that they hold the power to resolve the situation by sending money.

! The scammer has suggested that this will not be the last request for financial support. Ill health is often used as a reason for requiring money to be sent.

“Legitimate” Secrecy

Secrecy is encouraged to minimise the scammer being found out.

- ❗ Secrecy is extremely important to scammers, especially when a victim wants to tell family/friends about the “relationship”.
- ❗ The biggest challenge for the scammer is the intervention of the victim’s family and friends. The scammer will make every effort to isolate the victim.
- ❗ The scammer will use tactics which make the requests for secrecy seem like a normal request.



- ❗ The victim is manipulated in such a way that requests for secrecy do not cause the victim to be alarmed.
- ❗ The scammer will use language which manipulates the victim into feeling a sense of security and obligation.
- ❗ The victim’s attention is diverted to thoughts of an impending marriage.
- ❗ The scammer will disguise secrecy as a mutual act between 2 people on a personal level, rather than as a cause for concern.

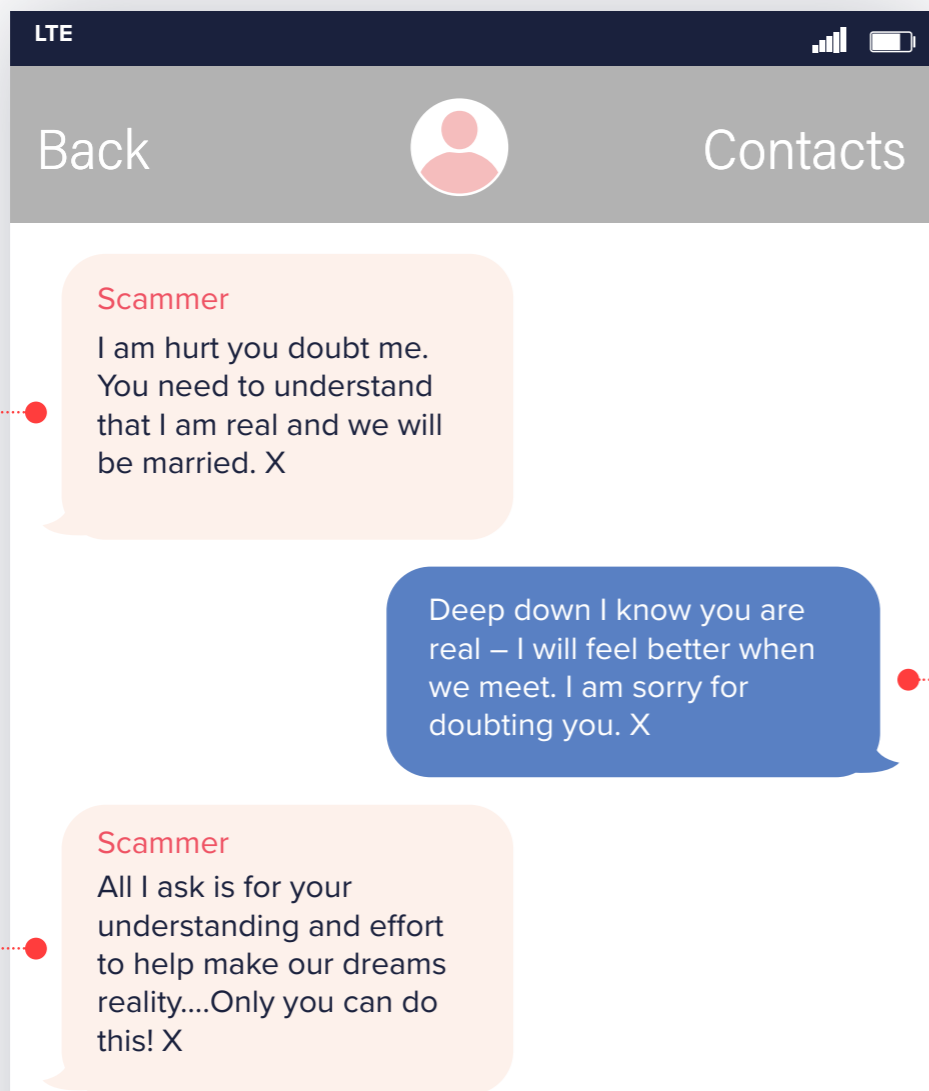
Power Manipulation and Disguising Requests For Money

Manipulation takes place to make the victim believe they have power to make decisions.

! The scammer implies the victim is being disloyal after the victim has expressed concern over the relationship.

! The victim is unknowingly manipulated into apologising (When their doubts are reasonable).

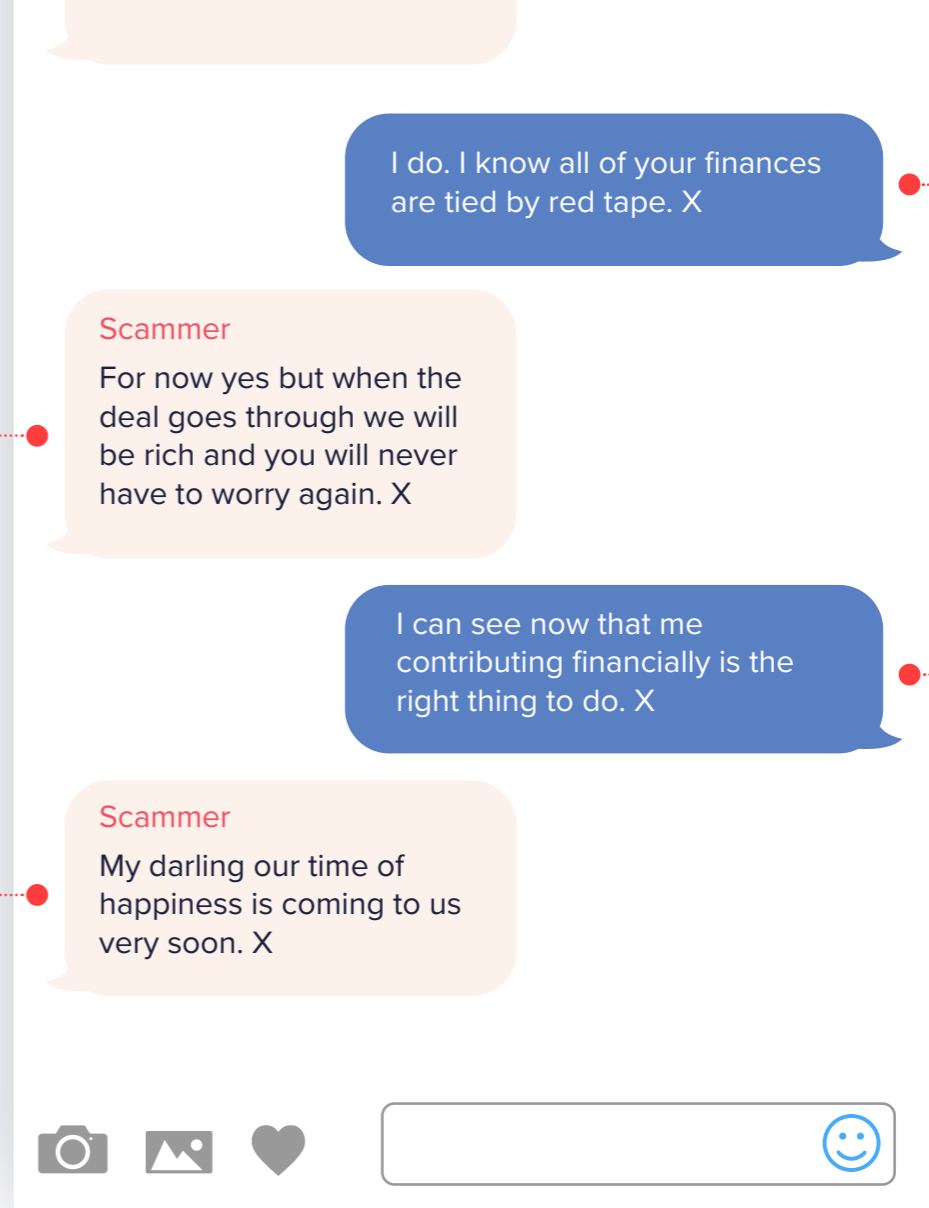
! Scammers use language to create situations where requests for money are disguised as something different, such as part of a joint effort to progress the relationship.



Scammer
I am hurt you doubt me. You need to understand that I am real and we will be married. X

Deep down I know you are real – I will feel better when we meet. I am sorry for doubting you. X

Scammer
All I ask is for your understanding and effort to help make our dreams reality...Only you can do this! X



Scammer
For now yes but when the deal goes through we will be rich and you will never have to worry again. X

I do. I know all of your finances are tied by red tape. X

Scammer
My darling our time of happiness is coming to us very soon. X

I can see now that me contributing financially is the right thing to do. X

! The scammer continues to make the victim feel guilty for trying to communicate their concerns.

! The scammer tries to convince the victim the need for their financial support is temporary and that there are better things to come.

! Power in fraudulent communication is manipulated in such a way that a victim can feel as if they are in charge.

! The scammer continues to distract victim with promises of the future.

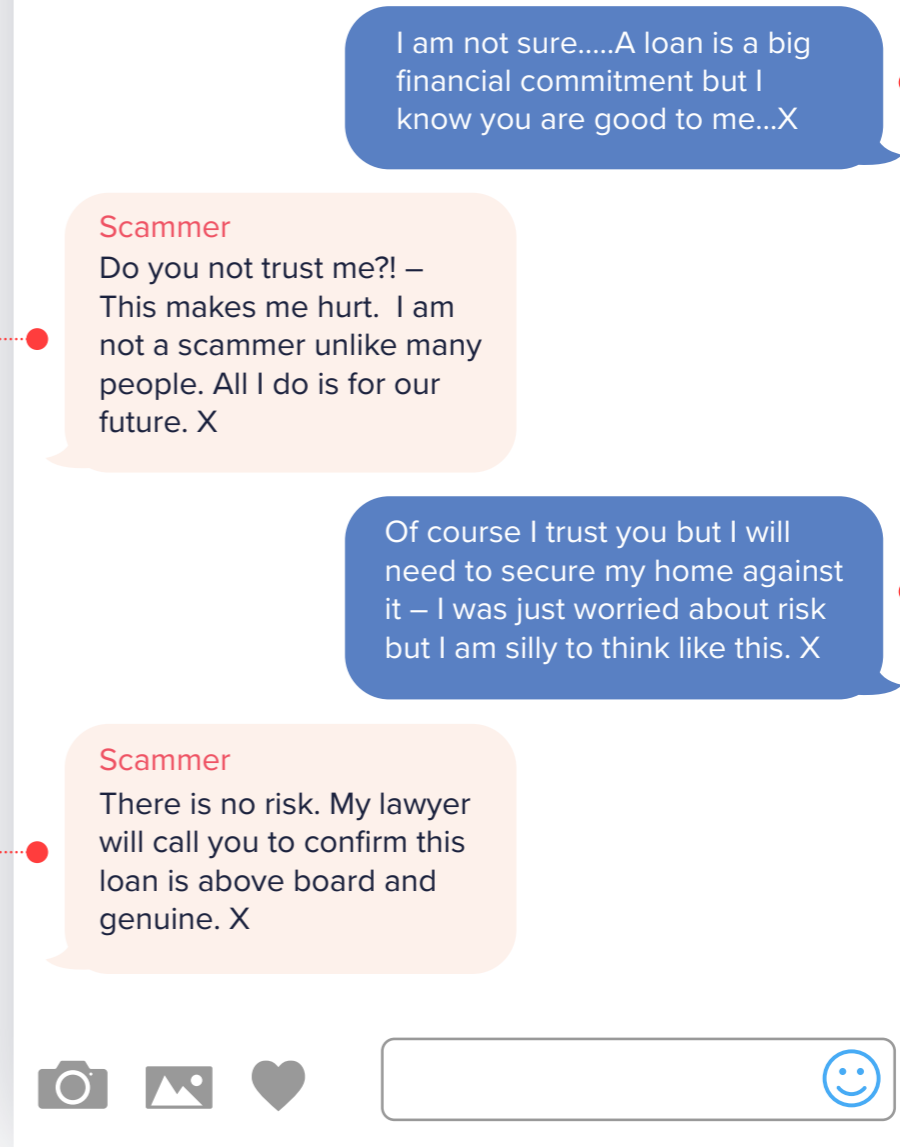
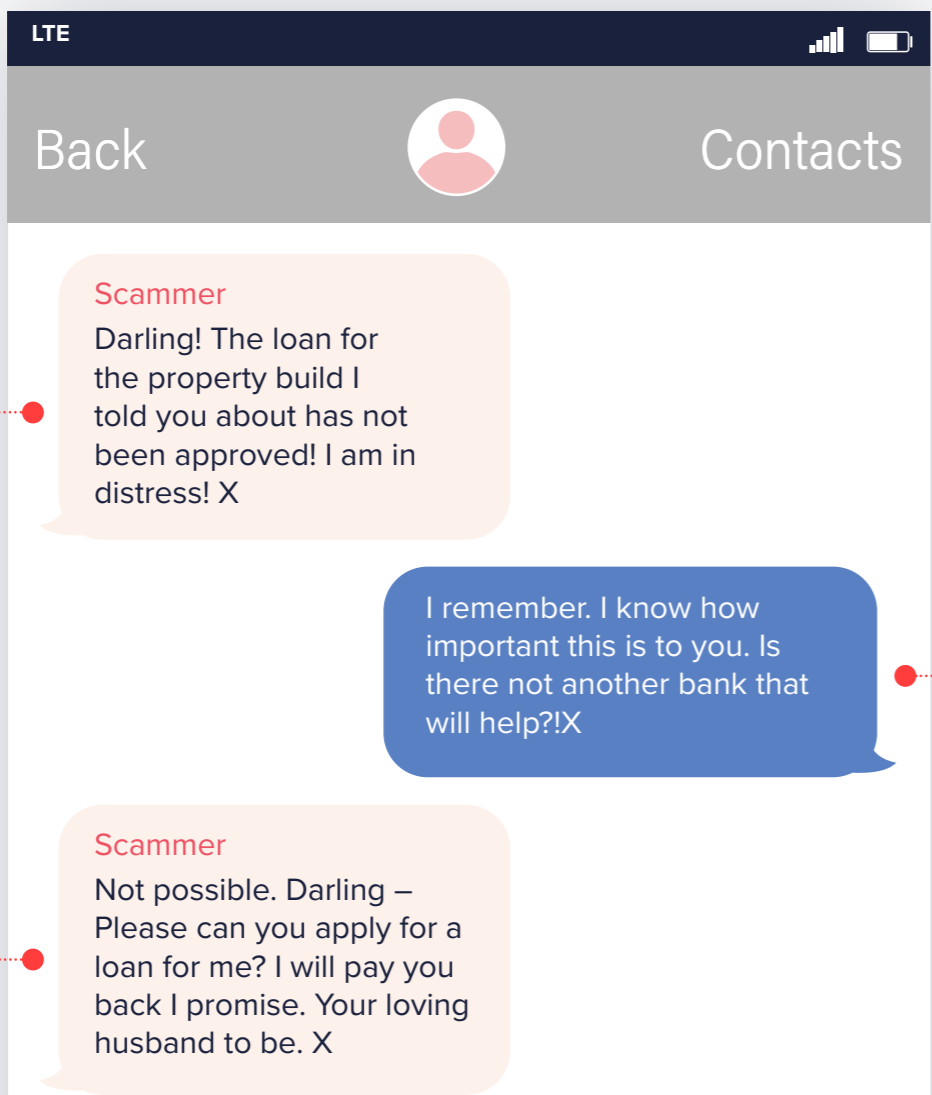
The Set Up

A victim is set up by being drip fed information which supports later requests for financial assistance.

! The scammer has previously told victim about a property build. This is for the sole purpose of referring back to it later to help the story seem real.

! This creates a story which makes the victim feel reassured, and as if they are fully aware of what is happening in the scammers' world.

! The request for money is disguised as temporary and a reasonable, expected way to help a spouse in need.



! The victim feels a sense of responsibility.

! The victim's attempt to protect themselves is attacked by the scammer, by claiming the victim's uncertainty and lack of support is causing them physical and emotional pain.

! This adds further reassurance to the victim that it is not a fraud, and, feeling their uncertainty is disloyal, now feels obligated to explain away their initial concerns.

! The scammer will suggest other people (also scammers) who can "verify" that they are genuine such as a family member or "lawyer".

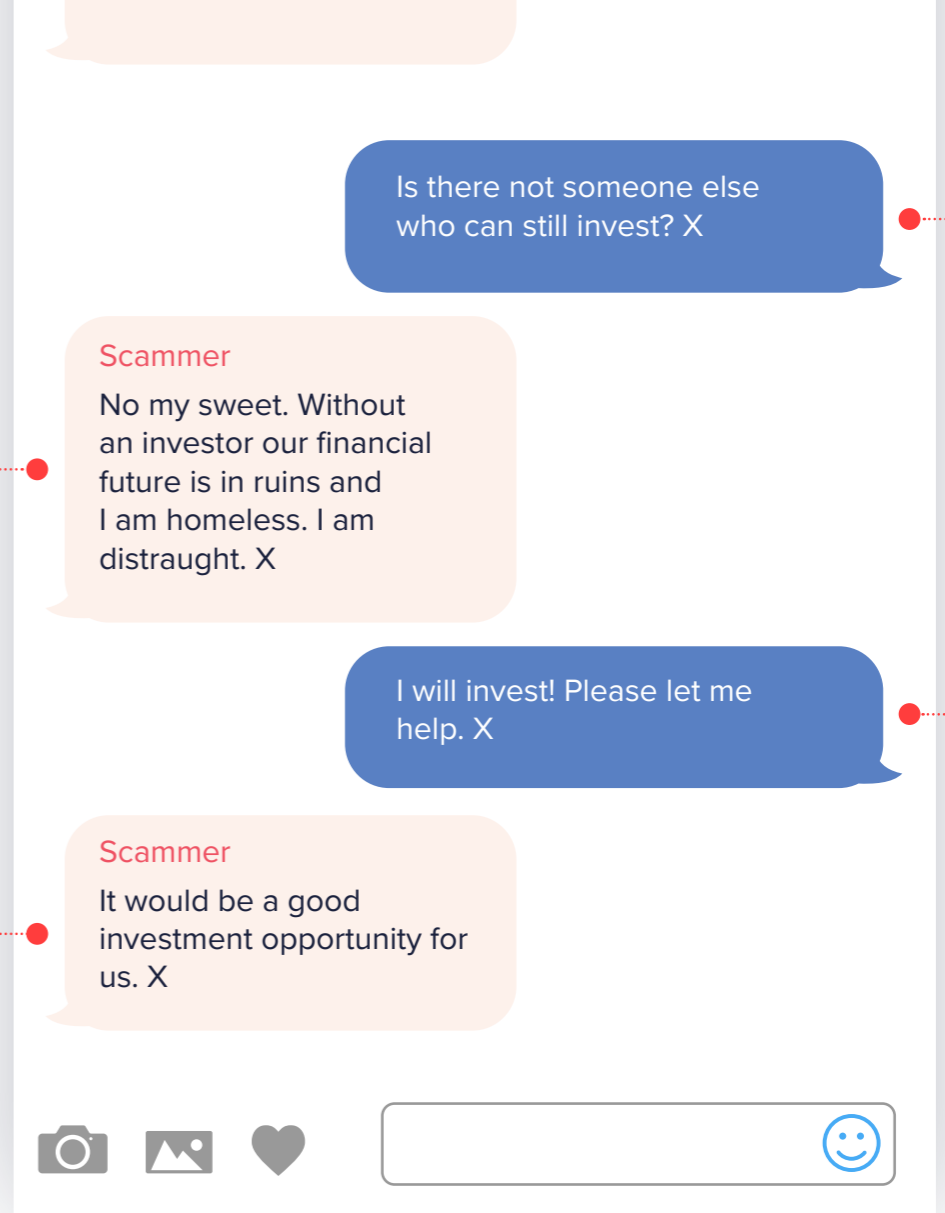
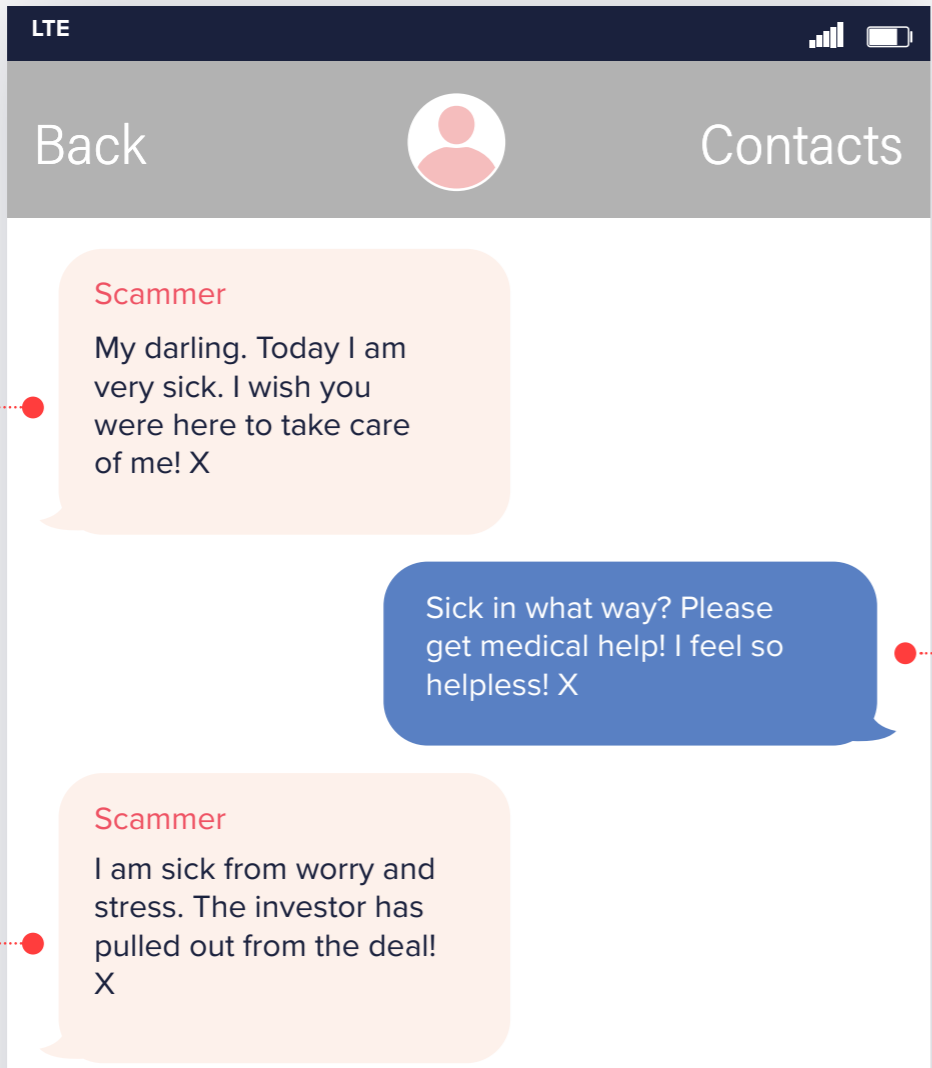
Indirect Requests for Money

Requests for money are disguised as something else.

! Failing mental and physical health is used to encourage action/intervention by the victim. It is also used to stop certain actions from the victim such as seeking advice from others.

! A sense of urgency has been created to cause the victim to panic and feel helpless.

! Talk of sickness and worry is used to distract the victim.



! The victim feels obligated to try and provide sensible suggestions to avert disaster.

! Lack of basic human needs are also used as reasons. The scammer shifts the focus to look as if they want to protect the victim.

! The victim has been manipulated into offering their own money.

! Requests for money are disguised as an "opportunity" or a "good investment" which distracts from the reality of it being a request for the victim's money.

The Link to Coercive Control

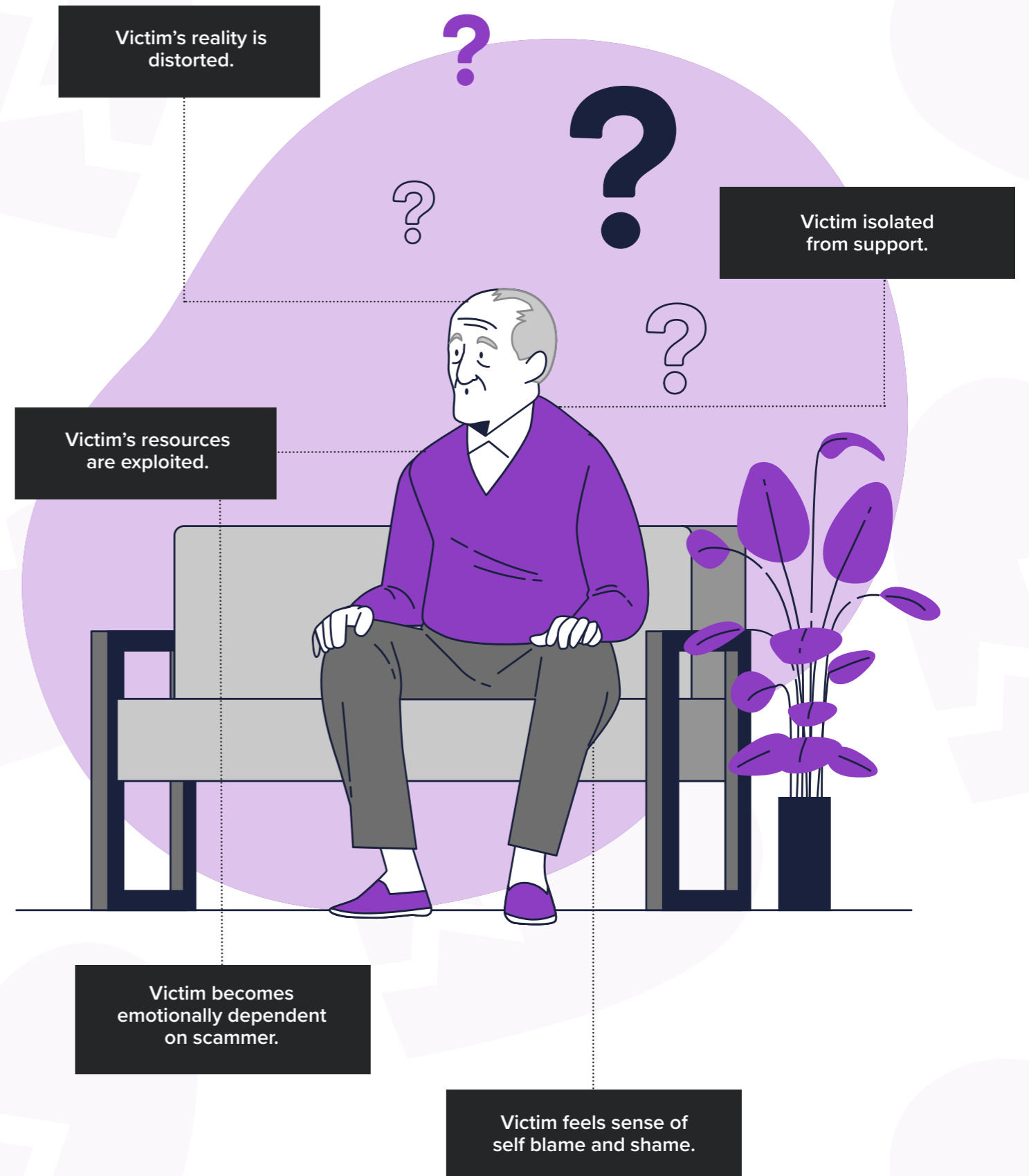
Coercive control is often part of domestic abuse, but it also has a clear link to romance scams.

This is evident through the similarity in the behaviour and tactics used by both individuals who perpetrate abuse and romance scammers. This means that the experience of coercive control within a romance scam is often similar to the coercive control found within domestic abuse.

It is often hard for a victim of a romance scam to associate any form of abuse with what they perceive to be a perfect relationship. The reality is that the victim has been manipulated into being unable to see beyond the false reality that the romance scammer has created.

Psychological grooming is used by romance scammer to trap victims in a situation that is difficult for them to recognise as abusive, and is difficult to seek help or escape. This is the same type of grooming that is used in domestic violence and coercive control.

The imbalance of power that is created without the victim's realisation creates a situation in which the scammer gains the means to exploit the victim. This in turn unknowingly relinquishes any control the victim may have had over their own emotional wealth prior to becoming involved with the victim.





The Emotional Impact of Romance Fraud

The manipulative tactics used by romance scammers naturally induce many feelings for the victim – both positive and negative

It is important to remember these are completely natural reactions to the circumstances. Below are just some of the thoughts and feelings a victim may experience during the “relationship”.

“I can’t believe someone so wonderful is interested in me.”

“It is so good to have someone to talk to.”

“Things are really looking up for me.”

“I have found my happily ever after.”

“I no longer feel lonely. I am so in love.”

“Everyone should just be happy for us.”

“I have found my soulmate.”

“They are the only person that understands me.”

“I am happy to help out financially – That is what couples do.”

“It was meant to be. We have so much in common.”

“A relationship is private between 2 people.”

The Realisation

The realisation that a relationship was not real can trigger many challenging thoughts and feelings.

This can be especially difficult as these will be in great contrast to how a victim felt before they found out. Below are just some of examples of what a victim may feel. Again it is important to remember that these are completely natural reactions to a traumatic experience.

“I feel so lost and lonely.”

“I am so ashamed and embarrassed.”

“How could I have let this happen?!”

“What would my friends and family think of me if they knew?”

“I am still missing this person even though I now know they are not real.”

“Why would anyone want to hurt someone in this way?”

“How will I ever trust anyone again?”

“I will be blamed for there being no money left.”


“I can’t tell anyone about this – They will be angry with me.”

Kindness and Understanding


Kindness and understanding can go a long way in times of need. For a victim choosing to be kind to themselves it can mean the confidence to seek further help and support. Kindness and understanding from friends and family will also help a victim move forward in their journey of recovery.

Top Tips on Staying Safe from Romance Fraud

LTE


 **Always**

- Be wary of revealing personal information about yourself online.
- Remain on the dating site's messaging platform if contact was via a dating site.
- Remember that anyone can pretend to be anyone they want to be online.
- Be wary if you are encouraged to keep things from your family and friends.
- Be wary of anyone asking lots of questions about you but not revealing much about themselves.
- STOP:** Taking a moment to stop and think before parting with your money or information could keep you safe.
- CHALLENGE:** Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- PROTECT:** Contact your bank immediately if you think you've fallen for a scam and report it to Netsafe.

 netsafe
netsafe.org.nz




LTE

 **Never**

No matter how long you've been speaking to someone online and how much you trust them

- Never send them any money.
- Never allow them access to your bank account.
- Never transfer money on their behalf.
- Never take a loan out for them.
- Never provide copies of your personal documents such as passports or driving licenses.
- Never invest your own money on their behalf or on their advice.
- Never purchase and send the codes on gift cards from Amazon or iTunes.
- Never agree to receive or send any parcels on their behalf (such as mobile phones or laptops).

 netsafe
netsafe.org.nz

Further Help and Support

If you've been targeted with a romance scam In New Zealand or wish to assist someone who has, the following organisations can provide advice and support:



Netsafe

netsafe.org.nz

Netsafe can provide confidential non-judgemental advice on the steps you can take. Read our advice on [Romance Scams](#) on our website or contact us on:

- Helpline – Call us on **0508 638 723**
- Email help@netsafe.org.nz
- Text Netsafe to **4282**
- Make an [online report](#)



Lifeline

lifeline.org.nz

Lifeline provide 24/7 confidential support and advice to people in distress. You can contact them on:

- Helpline – Call us on **0508 543 354**
- TAUTOKO Suicide Crisis Helpline – Call us on **0508 828 865**
- Text – **4357**



Manaaki Tāngata Victim Support

victimsupport.org.nz

Free, nationwide support for people affected by crime, suicide and traumatic events.

- Helpline – Call us on **0800 842 846**
- Email contactservice@victimsupport.org.nz



Police

police.govt.nz/use-105

You can report scams to the Police, keeping in mind that if it is likely the scammer is overseas and if money was sent offshore – it is unlikely the money will be recovered.

- Call – **105**
- You can report scams to the Police

